

EXHIBIT D



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September 6, 2007

VIA FEDERAL EXPRESS
- 2ND DAY DELIVERY

Cracker Barrel
6307 Chelsea CV N
Hopewell Junction, NY 12533-1140
Attn: Payroll Department

**Re: United Student Aid Funds, Inc.'s Orders of Withholding
Issued April 18, 2007 and May 21, 2007
on Borrower Patricia Bennett
Our File No.: 92248-00438**

Dear Sir/Madam:

We have been retained by Sallie Mae, Inc., custodian of records for United Student Aid Funds, Inc. ("USA Funds"), to file a lawsuit against your company for its failure to comply with the Order[s] of Withholding From Earnings ("Garnishment Order") issued by USA Funds regarding your employee Patricia Bennett. Pursuant to federal law and regulations of the United States Department of Education, USA Funds is required to sue an employer that fails to withhold from wages owed and payable to an employee, after receipt of a Garnishment Order. We have enclosed extra copies of the Garnishment Order for your information. The Garnishment Order relates to one or more defaulted student loans obtained by Patricia Bennett pursuant to the federal guaranteed student loan program currently called the Federal Family Education Loan Program.

The Garnishment Order was issued and authorized pursuant to 20 U.S.C. § 1095a. Under this federal statute, your company is required to remit to USA Funds fifteen percent (15%) of Patricia Bennett's disposable income, or a lesser amount if required by 15 U.S.C. § 1673, relating to certain restrictions on garnishment. To date, despite repeated notices from USA Funds and/or its collection contractor, your company has refused to remit the funds or otherwise comply with federal law. Please be advised that if we file the anticipated lawsuit, Sallie Mae, Inc., on behalf of USA Funds, will seek an injunction to compel compliance with the Garnishment Orders.

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Your company may be held liable for the past due amounts you failed to withhold, plus interest, attorney's fees and costs incurred by USA Funds. Moreover, in the Court's discretion, punitive damages may also be awarded. The fees and costs alone may far exceed the amount of wages sought to be withheld pursuant to the Garnishment Order.

We strongly urge you to reconsider your position. If your company desires to mitigate these severe consequences, you must contact me within the next fifteen (15) days and make suitable arrangements to settle this matter. If we do not hear from you, we have been instructed to immediately file suit without further notice.

Very truly yours,

Brett A. Berman

/BB
Enclosures

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